



UNITED STATES BANKRUPCY COURT  
DISTRICT OF NEW JERSEY

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE

Andrew B. Finberg, Esquire

Cherry Tree Corporate Center

535 Route 38, Suite 580

Cherry Hill, NJ 08002

(856) 663-5002

Order Filed on November 19, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

KAREN J. DEVITO

Case No: 21-10014-JNP  
Hearing Date: 11/15/2024  
Judge: Jerrold N. Poslusny Jr.  
Chapter: 13

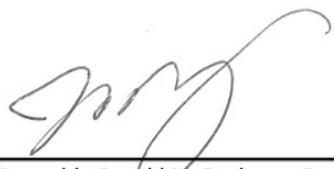
Recommended Local Form:

Followed  Modified

**ORDER REGARDING CHAPTER 13 STANDING  
TRUSTEE'S MOTION TO DISMISS OR  
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages number two (2) through three (3) is hereby **ORDERED**.

**DATED: November 19, 2024**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

The Court having considered the motion or certification of Andrew B. Finberg, Chapter 13 Standing Trustee,  
and any objections filed, it is hereby

ORDERED that:

- The debtor(s)' case is hereby DISMISSED
- The debtor(s)' plan is allowed to continue at the regular monthly payment of \$1,101.00 for a period of 14 months. If the debtor(s) should fail to make any future Chapter 13 plan payment for a period of more than thirty (30) consecutive days, the Trustee shall file a Certification of Default with notice of said Certification to the debtor(s) and debtor(s)' attorney, if any, and the court shall enter an Order dismissing the debtor(s)' case.
- An Order to Employer to pay the Chapter 13 Trustee shall be prepared and filed with the Court by the debtor(s) or debtor(s)' attorney, if any, within thirty (30) days from the date of this Order.
- In the alternative, debtor shall submit all future plan payments via TFS Bill Pay
- Other:
  - IT IS FURTHER ORDERED that, pursuant to 11 U.S.C. § 349(b), this Court for cause retains jurisdiction over any additional application filed within 30 days by any administrative claimant for funds on hand with the Chapter 13 Standing Trustee.

IT IS FURTHER ORDERED that the debtor(s)' case is allowed to continue with the arrears being capitalized through the debtor(s)' plan, and the plan shall continue at \$41,627.00 which represents total receipts applied to plan.

IT IS FURTHER ORDERED that the debtor(s)' case is allowed to continue with a lump sum payment of \_\_\_\_\_ due within \_\_\_ days from the date of this Order.

IT IS FURTHER ORDERED that if the debtor(s)' instant Chapter 13 case is dismissed, such dismissal shall be with prejudice and the debtor(s) shall be barred from filing for Chapter 13 bankruptcy protection for a period of \_\_\_ from the date of dismissal of debtor(s)' case.

IT IS FURTHER ORDERED that the debtor(s)' case is allowed to continue with tier payments of

This order incorporates a fee application for debtor(s)' attorney in the amount of \_\_\_\_\_ pending Court approval.

A status hearing shall be held on \_\_\_\_\_.

In re:  
Karen J. Devito  
Debtor

Case No. 21-10014-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Nov 20, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Karen J. Devito, 37 South Spray Avenue, Atlantic City, NJ 08401-6463

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Phillip Andrew Raymond	on behalf of Creditor Pentagon Federal Credit Union phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Richard D. Trenk	on behalf of Creditor City of Atlantic City rtrenk@trenkisabel.law averdugo@tisslaw.com
Robert H. Johnson	on behalf of Debtor Karen J. Devito ecfmail@rhjlaw.com 10270@notices.nextchapterbk.com

District/off: 0312-1

User: admin

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Date Rcvd: Nov 20, 2024

Form ID: pdf903

Total Noticed: 1

Robert S. Roglieri

on behalf of Creditor City of Atlantic City rroglieri@trenkisabel.law mmassoud@trenkisabel.law

Robert W. Keyser

on behalf of Creditor MTAG Cust. for FIG Capital Investment NJ 13 rkeyser@taylorandkeyser.com

U.S. Trustee

USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 9